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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: MIK et al.) Customer No.: 22927
For: METHOD AND APPARATUS) Examiner D. Smith
FOR PROCESSING A)
CHARGE APPLIED TO)
FINANCIAL ACCOUNTS)

Serial No.: 09/098,481) Group Art Unit: 2763
Filing Date: June 16, 1998) Docket No.: 98-017



Assistant Commissioner for Patents
Washington, D.C. 20231

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TRANSMITTAL LETTER

Sir:

Applicants hereby submit the following documents for the above-identified patent application:

1. Amendment Transmittal Letter (1 p.)(in duplicate);
2. Amendment and Response to non-final office action(3 pp.);
4. Supplemental Information Disclosure Statement(5 pp.);
5. Form PTO-1449 with copies of references cited(1); and
6. Acknowledgment Postcard.

The Assistant Commissioner is hereby authorized to charge \$ 240.00 to Deposit Account No. 50-0271 for the fees required for the enclosed. Order No. 98-017.

The Assistant Commissioner is further authorized to charge any further required fees, or to credit any overpayment, to Deposit Account No. 50-0271. Order No. 98-017. A duplicate copy of this authorization is attached for such purpose.

Respectfully submitted,



Nathaniel Levin
Attorney for Applicants
PTO Reg. No. 34,860
Walker Digital Corporation
Five High Ridge Park
Stamford, CT 06905
(203) 461-7114 Phone
(203) 595-8266 / Fax

October 5, 2000
Date

Certificate of Mailing

I hereby certify that this correspondence is being sent via first class mail in an envelope with sufficient postage addressed to Assistant Commissioner for Patents, Washington, D.C. 20231 on October 5, 2000.

Margaret N. Kaswer

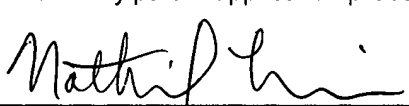
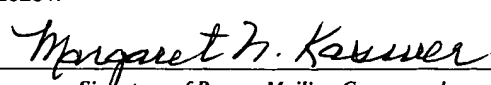

Name of Person Making Deposit



Signature

October 5, 2000

Date

| | | | |
|---|-------------------------------------|--|---|
| AMENDMENT TRANSMITTAL LETTER (Large Entity) | | | Docket No. 98-017 |
| Applicant(s): MIK et al. | | | <div style="border: 1px solid black; border-radius: 50%; padding: 5px; display: inline-block;"> OCT 10 2000 PATENT TRADEMARK OFFICE </div> |
| Serial No. 09/098,481 | Filing Date June 16, 1998 | Examiner D. Smith | Group Art Unit 2753 |
| Invention: METHOD AND APPARATUS FOR PROCESSING A CHARGE APPLIED TO A FINANCIAL ACCOUNT | | | |
| <u>TO THE ASSISTANT COMMISSIONER FOR PATENTS:</u> | | | |
| Transmitted herewith is an amendment in the above-identified application. The fee has been calculated and is transmitted as shown below. | | | |
| CLAIMS AS AMENDED | | | |
| | CLAIMS REMAINING AFTER AMENDMENT | HIGHEST # PREV. PAID FOR | NUMBER EXTRA CLAIMS PRESENT |
| TOTAL CLAIMS | 30 - | 56 = | 0 x |
| INDEP. CLAIMS | 14 - | 30 = | 0 x |
| Multiple Dependent Claims (check if applicable) <input type="checkbox"/> | | | \$0.00 |
| TOTAL ADDITIONAL FEE FOR THIS AMENDMENT | | | \$0.00 |
| <input type="checkbox"/> No additional fee is required for amendment. <input checked="" type="checkbox"/> Please charge Deposit Account No. 50-0271 in the amount of \$0.00 A duplicate copy of this sheet is enclosed. <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-0271 A duplicate copy of this sheet is enclosed. <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. | | | |
|  _____ Signature | | Dated: October 5, 2000 | |
| Nathaniel Levin Attorney for Applicants PTO Reg. No. 34,860 | | <div style="border: 1px solid black; padding: 5px;"> I certify that this document and fee is being deposited October 5, 2000 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and is addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.  Signature of Person Mailing Correspondence Margaret N. Kaswer Typed or Printed Name of Person Mailing Correspondence </div> | |
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